

Fill in this information to identify the case:

Debtor 1 Anthony R Swope
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Middle District of PA (State)
Case number: 1:18-bk-04710-HWV

Official Form 4100R

Response to Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Carrington Mortgage Services, LLC Court Claim no. (if known)
2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX3441

Property address: 1807 Sollenberger Road
Number Street

Chambersburg, PA 17201
City State Zip Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

Part 3: Postpetition Mortgage Payment

Check One:

- ☐ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor is on: _____
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- | | |
|--|---------------------|
| a. Total postpetition ongoing payments due: | (a) <u>\$0.00</u> |
| b. Total fees, charges, expenses, escrow, and costs outstanding: | (b) <u>\$441.00</u> |
| c. Total. Add lines a and b. | (c) <u>\$441.00</u> |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

1/1/2024
MM/DD/YYYY

Part 4:**Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5:**Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Christopher A. DeNardo Date: 02/13/2024
Signature

Print: Christopher A. DeNardo 78447

Title: Attorney for and on behalf of Carrington Mortgage Services, LLC (as servicer for creditor)

Company LOGS Legal Group LLP

Address 985 Old Eagle School Road, Suite 514
Number Street
Wayne, PA 19087
City State ZIP Code

Contact phone (610) 278-6800 Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 02/13/2024

Kara Katherine Gendron, Esquire
Mott & Gendron Law
125 State Street
Harrisburg, PA 17101

Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Anthony R Swope
1807 Sollenberger Rd
Chambersburg, PA 17202

/s/ Christopher A. DeNardo

Christopher A. DeNardo 78447
Heather Riloff - 309906
LOGS Legal Group LLP
985 Old Eagle School Road, Suite 514
Wayne, PA 19087
(610) 278-6800
logsecf@logs.com

Post Suspend Short Fall Balance				-\$485.42							
Transaction Type	Transaction Date	Amount Received	Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied	Principal & Interest	Escrow	Posting Over/Short	Credit to Post Suspend	Debit from Post Suspend	Post Suspend Balance
Beginning Balance	11/6/2018	\$0.00	6/1/2019						\$0.00	\$0.00	\$0.00
Post-Petition	08/13/19	\$732.37	7/1/2019	\$732.37	\$698.05	\$542.13	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/13/19	\$732.37	8/1/2019	\$732.37	\$732.37	\$576.45	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	10/03/19	\$732.37	9/1/2019	\$732.37	\$732.37	\$576.45	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	10/15/19	\$732.37	10/1/2019	\$732.37	\$732.37	\$576.45	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/13/19	\$732.37	11/1/2019	\$732.37	\$690.72	\$534.80	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	12/17/19	\$732.37	12/1/2019	\$732.37	\$732.37	\$576.45	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/22/20	\$732.37	1/1/2020	\$732.37	\$732.37	\$576.45	\$155.92	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	02/19/20	\$757.42	2/1/2020	\$757.42	\$757.42	\$576.45	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	03/17/20	\$757.42	3/1/2020	\$757.42	\$757.42	\$576.45	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/17/20	\$757.42	4/1/2020	\$757.42	\$729.76	\$548.79	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	05/11/20	\$757.42	5/1/2020	\$757.42	\$757.42	\$576.45	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	06/05/20	\$757.42	6/1/2020	\$757.42	\$757.42	\$576.45	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	07/13/20	\$757.42	7/1/2020	\$757.42	\$757.42	\$576.45	\$180.97	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/17/20	\$788.17	8/1/2020	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	09/21/20	\$788.17	9/1/2020	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/06/20	\$788.17	10/1/2020	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	12/14/20	\$788.17	11/1/2020	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/25/21	\$788.17	12/1/2020	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/25/21	\$788.17	1/1/2021	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	02/22/21	\$788.17	2/1/2021	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	03/22/21	\$788.17	3/1/2021	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/19/21	\$788.17	4/1/2021	\$788.17	\$750.21	\$538.49	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	05/24/21	\$788.17	5/1/2021	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	06/21/21	\$788.17	6/1/2021	\$788.17	\$788.17	\$576.45	\$211.72	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	07/19/21	\$797.10	7/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/23/21	\$797.10	8/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	09/17/21	\$797.10	9/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	10/18/21	\$797.10	10/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/19/21	\$797.10	11/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/25/22	\$797.10	12/1/2021	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/25/22	\$797.10	1/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	02/22/22	\$797.10	2/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/01/22	\$797.10	3/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/18/22	\$797.10	4/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	06/17/22	\$797.10	5/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	07/18/22	\$797.10	6/1/2022	\$797.10	\$797.10	\$576.45	\$220.65	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/22/22	\$797.10	7/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$37.17
Post-Petition	08/22/22	\$797.10	8/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$74.34
Post-Petition	09/19/22	\$797.10	9/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$111.51
Post-Petition	10/24/22	\$797.10	10/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$148.68
Post-Petition	12/06/22	\$797.10	11/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$185.85
Post-Petition	01/23/23	\$797.10	12/1/2022	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$223.02
Post-Petition	01/23/23	\$797.10	1/1/2023	\$759.93	\$730.82	\$547.34	\$183.48	\$37.17	\$37.17	\$0.00	\$260.19
Post-Petition	02/21/23	\$797.10	2/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$297.36
Post-Petition	03/20/23	\$797.10	3/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$334.53
Post-Petition	04/25/23	\$797.10	4/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$371.70
Post-Petition	05/23/23	\$797.10	5/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$408.87
Post-Petition	06/15/23	\$797.10	6/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$37.17	\$37.17	\$0.00	\$446.04
Post-Petition	08/11/23	\$759.93	7/1/2023	\$759.93	\$759.93	\$576.45	\$183.48	\$0.00	\$0.00	\$0.00	\$446.04
Post-Petition	09/21/23	\$760.62	8/1/2023	\$760.62	\$760.62	\$576.45	\$184.17	\$0.00	\$0.00	\$0.00	\$446.04
Post-Petition	09/21/23	\$760.62	9/1/2023	\$760.62	\$751.87	\$567.70	\$184.17	\$0.00	\$0.00	\$0.00	\$446.04
Post-Petition	10/20/23	\$760.62	10/1/2023	\$760.62	\$760.62	\$576.45	\$184.17	\$0.00	\$0.00	\$0.00	\$446.04
Post-Petition	12/21/23	\$760.62	11/1/2023	\$760.62	\$760.62	\$576.45	\$184.17	\$0.00	\$0.00	\$0.00	\$446.04
Post-Petition	01/17/24	\$800.00	12/1/2023	\$760.62	\$760.62	\$576.45	\$184.17	\$39.38	\$39.38	\$0.00	\$485.42

Fill in this information to identify the case:Debtor 1: Anthony R SwopeDebtor 2: _____
(Spouse, if filing)United States Bankruptcy Court for the Middle District of Pennsylvania
(State)Case number: 1:18-bk-04710-HWV**Official Form 410S2****Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of Creditor: JPMorgan Chase Bank, National Association**Court Claim No.** (if known): 2**Last four digits** of any number
you use to identify the debtor's
account: XXXXXX3441**Does this notice supplement a prior notice of postpetition fees,
expenses, and charges?**☒ No☐ Yes. Date of last notice: _____**Part 1: Itemize Postpetition Fees, Expenses and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in the case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	Description	Dates incurred	Amount
1.	Late charges	_____	(1) <u>\$0.00</u>
2.	Non-sufficient funds (NSF) fees	_____	(2) <u>\$0.00</u>
3.	Attorney fees	_____	(3) <u>\$0.00</u>
4.	Filing fees and court costs	_____	(4) <u>\$0.00</u>
5.	Bankruptcy/Proof of claim fees	_____	(5) <u>\$0.00</u>
6.	Appraisal/Broker's price opinion fees	_____	(6) <u>\$0.00</u>
7.	Property inspection fees	_____	(7) <u>\$0.00</u>
8.	Tax advances (non-escrow)	_____	(8) <u>\$0.00</u>
9.	Insurance advances (non-escrow)	_____	(9) <u>\$0.00</u>
10.	Property preservation expenses. Specify:	_____	(10) <u>\$0.00</u>
		8/30/2022 Stip for Bankruptcy Relief; \$175.00;	
		8/30/2022 Motion to Dismiss	
11.	Other. Specify: <u>Foreclosure Attorney Fees</u>	<u>\$250.00</u>	(11) <u>\$425.00</u>
12.	Other. Specify: <u>Foreclosure Costs</u>	<u>8/30/2022 Filing fee</u>	(12) <u>\$16.00</u>
13.	Other. Specify: _____	_____	(13) <u>\$0.00</u>
14.	Other. Specify: _____	_____	(14) <u>\$0.00</u>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lorraine Gazzara Doyle
Signature

Date: 2.6.23

Print: Christopher A. DeNardo 78447
Lorraine Gazzara Doyle 34576
First Name Middle Name Last Name

Title Attorney

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150
Number Street

King of Prussia, PA 19406
City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Anthony R Swope
Debtor,

JPMorgan Chase Bank, National Association
Movant.

v.

Anthony R Swope
Debtor/Respondent,

Jack N. Zaharopoulos, Trustee
Additional Respondent.

BANKRUPTCY CASE NUMBER
1:18-bk-04710-HWV

CHAPTER 13

CERTIFICATE OF SERVICE

I, Lorraine Gazzara Doyle, an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of JPMorgan Chase Bank, National Association's Notice of Postpetition Mortgage Fees, Expenses, and Charges by First Class Mail, postage prepaid, at the respective last known address of each person set forth below on this 7th day of February, 2023:

Anthony R Swope
1807 Sollenberger Rd
Chambersburg, PA 17202

Michael John Csonka
Csonka Law
166 South Main Street, Kerrstown Square
Chambersburg, PA 17201
office@csokalaw.com - VIA ECF

Jack N. Zaharopoulos, Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
dehartstaff@pamd13trustee.com - VIA ECF

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.

/s/ Lorraine Gazzara Doyle
Christopher A. DeNardo 78447
Lorraine Gazzara Doyle 34576
LOGS Legal Group LLP
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610) 278-6800
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